

Search on 09/997543 (full Business Methods template)

To navigate this document: use FIND function {Ctrl-F}  
~~ will find the beginning of each group of results  
^ will find the tagged items

Information on Dialog databases can be found at:  
<http://library.dialog.com/bluesheets/>

~~ Patent Literature: Inventor search

File 347: JAPI O Dec 1976-2008/ Aug(Updated 081208)  
(c) 2008 JPO & JAPI O

File 348: EUROPEAN PATENTS 1978-200849  
(c) 2008 European Patent Office

File 349: PCT FULLTEXT 1979-2008/ UB=20081204| UT=20081127  
(c) 2008 WPO/Thomson

File 350: Derwent WPI X 1963-2008/ UD=200879  
(c) 2008 Thomson Reuters

Set	Items	Description
S1	17	AU=SCHEERZER, H?
S2	5	S1 AND (( STORED() VALUE OR SMART() TRIP OR SMARTTRIP OR PREP- AID OR PRE() PAID OR DEPOSIT OR DEBIT OR CLOSED() LOOP OR SMART- ) (3N) ( CARD OR CARDS OR DEVICE OR DEVICES) OR ELECTRONIC() ( PUR- SE OR PURSES) OR DATA() ( CARRIER OR CARRIERS) )
S3	4	S2 AND IC=( G06F OR G06Q)

^ 3/3/2 (Item 2 from file: 350)

DIALOG(R) File 350: Derwent WPI X

(c) 2008 Thomson Reuters. All rts. reserv.

0012487031 - Drawing available

WPI ACC NO: 2002-434197/200246

XRPX Acc No: N2002-341710

Electronic purse data carrier e.g. smart card for monetary transactions, includes memory for storing payment unit which has unique ID, and age information evaluable for delimiting usage of payment unit

Patent Assignee: IBM DEUT GMBH (IBM); INT BUSINESS MACHINES CORP (IBM)

Inventor: SCHEERZER H

Patent Family (7 patents, 96 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20020038288	A1	20020328	US 2001997543	A	20011129	200246 B
WO 2002047040	A2	20020613	WO 2001EP12471	A	20011027	200246 E
AU 200224806	A	20020618	AU 200224806	A	20011027	200262 E
EP 1354302	A2	20031022	EP 2001994625	A	20011027	200370 E
			WO 2001EP12471	A	20011027	
CN 1478259	A	20040225	CN 2001819586	A	20011027	200436 E
JP 2004526226	W	20040826	WO 2001EP12471	A	20011027	200456 E
			JP 2002548688	A	20011027	
CN 1224947	C	20051026	CN 2001819586	A	20011027	200650 E

Priority Applications (no., kind, date): EP 2000127046 A 20001209

## Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020038288	A1	EN	12	3	
WO 2002047040	A2	EN			

National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Regional Designated States, Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200224806 A EN Based on CPI patent WO 2002047040  
EP 1354302 A2 EN PCT Application WO 2001EP12471  
Based on CPI patent WO 2002047040

Regional Designated States, Original: AL AT BE CH CY DE DK ES FI FR GB GR  
 IE IT LI LT LU LV MC MK NL PT RO SE SI TR  
 JP 2004526226 W JA 52 PCT Application WO 2001EP12471  
 Based on CPI patent WO 2002047040

~~ Non-Patent Literature: Inventor search

File 2: INSPEC 1898-2008/ Nov W8  
 (c) 2008 Institution of Electrical Engineers  
 File 9: Business & Industry(R) Jul/1994-2008/ Dec 11  
 (c) 2008 Gale/Cengage  
 File 15: ABI/Inform(R) 1971-2008/ Dec 11  
 (c) 2008 ProQuest Info&Learning  
 File 610: Business Wire 1999-2008/ Dec 12  
 (c) 2008 Business Wire  
 File 613: PR Newswire 1999-2008/ Dec 12  
 (c) 2008 PR Newswire Association Inc  
 File 624: McGraw-Hill Publications 1985-2008/ Dec 12  
 (c) 2008 McGraw-Hill Co. Inc  
 File 634: San Jose Mercury Jun 1985-2008/ Dec 08  
 (c) 2008 San Jose Mercury News  
 File 810: Business Wire 1986-1999/ Feb 28  
 (c) 1999 Business Wire  
 File 813: PR Newswire 1987-1999/ Apr 30  
 (c) 1999 PR Newswire Association Inc  
 File 16: Gale Group PROMT(R) 1990-2008/ Dec 01  
 (c) 2008 Gale/Cengage  
 File 148: Gale Group Trade & Industry DB 1976-2008/ Dec 08  
 (c) 2008 Gale/Cengage  
 File 160: Gale Group PROMT(R) 1972-1989  
 (c) 1999 The Gale Group  
 File 275: Gale Group Computer DB(TM) 1983-2008/ Nov 26  
 (c) 2008 Gale/Cengage  
 File 621: Gale Group New Prod. Annou. (R) 1985-2008/ Nov 14  
 (c) 2008 Gale/Cengage  
 File 636: Gale Group Newsletter DB(TM) 1987-2008/ Dec 01  
 (c) 2008 Gale/Cengage  
 File 20: Dialog Global Reporter 1997-2008/ Dec 12  
 (c) 2008 Dialog  
 File 35: Dissertation Abs Online 1861-2008/ Feb  
 (c) 2008 ProQuest Info&Learning  
 File 65: Inside Conferences 1993-2008/ Dec 12  
 (c) 2008 BLDSC all rts. reserv.  
 File 99: Wilson Appl. Sci & Tech Abs 1983-2008/ Oct  
 (c) 2008 The HWWilson Co.  
 File 256: TechnoSource 82-2008/ Jul  
 (c) 2008 Info. Sources Inc  
 File 474: New York Times Abs 1969-2008/ Dec 12  
 (c) 2008 The New York Times  
 File 475: Wall Street Journal Abs 1973-2008/ Dec 12  
 (c) 2008 The New York Times  
 File 583: Gale Group Global base(TM) 1986-2002/ Dec 13  
 (c) 2002 Gale/Cengage

Set	Items	Description
S1	8	AU=(SCHERZER, H? OR SCHERZER H? OR SCHERZER(2N) H?) OR BY=S- CHERZER(2N) H?
S2	5	S1 AND ((STORED() VALUE OR SMART() TRIP OR SMARTTRIP OR PREP- AID OR PREP() PAID OR DEPOSIT OR DEBIT OR CLOSED() LOOP OR SMART- (3N)(CARD OR CARDS OR DEVICE OR DEVICES) OR ELECTRONIC)(PUR- SE OR PURSES) OR DATA)(CARRIER OR CARRIERS))
S3	1	S2 NOT PY>2000

~~ Non-Patent Literature: Full Text

Dialog files: 9, 15, 16, 20, 148, 160, 275, 610, 613, 621, 624, 634, 636, 810, 813

File 9: Business & Industry(R) Jul / 1994- 2008/ Dec 11  
(c) 2008 Gale / Cengage  
File 15: ABI / Inform(R) 1971- 2008/ Dec 11  
(c) 2008 ProQuest Info&Learning  
File 16: Gale Group PROMT(R) 1990-2008/ Dec 01  
(c) 2008 Gale / Cengage  
File 20: Dialog Global Reporter 1997-2008/ Dec 12  
(c) 2008 Dialog  
File 148: Gale Group Trade & Industry DB 1976-2008/ Dec 08  
(c) 2008 Gale / Cengage  
File 160: Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 275: Gale Group Computer DB(TM) 1983-2008/ Nov 26  
(c) 2008 Gale / Cengage  
File 610: Business Wre 1999-2008/ Dec 12  
(c) 2008 Business Wre.  
File 613: PR Newswire 1999-2008/ Dec 12  
(c) 2008 PR Newswire Association Inc  
File 621: Gale Group New Prod. Annou. (R) 1985-2008/ Nov 14  
(c) 2008 Gale / Cengage  
File 624: McGraw-Hill Publications 1985-2008/ Dec 12  
(c) 2008 McGraw-Hill Co. Inc  
File 634: San Jose Mercury Jun 1985-2008/ Dec 08  
(c) 2008 San Jose Mercury News  
File 636: Gale Group Newsletter DB(TM) 1987-2008/ Dec 01  
(c) 2008 Gale / Cengage  
File 810: Business Wre 1986-1999/ Feb 28  
(c) 1999 Business Wre  
File 813: PR Newswire 1987-1999/ Apr 30  
(c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	592279	(STORED() VALUE OR SMART() TRI P OR SMARTTRI P OR PREPAID OR P-RE() PAID OR DEPOSIT OR DEBIT OR CLOSED() LOOP OR SMART) (3N) (CARD OR CARDS OR DEVICE OR DEVICES) OR ELECTRONIC() (PURSE OR PURSES) OR DATA() (CARRIER OR CARRIERS)
S2	374780	TRANSACTION?? OR TRANSACTING OR PURCHAS??? OR TRADE? ? OR -TRADING OR EXCHANG???
S3	331825	PAYMENT? ? OR CHARGE? ? OR TRANSFER?? OR TRANSFERR??? OR DEPOSIT??? OR WITHDRAW???
S4	359473	IDENTIFICATION OR ID OR IDS OR IDENTIT???? OR IDENTIFILE? ? OR SPECIFY??? OR SPECIFILE? ? OR DESIGNAT??? OR INDICAT??? OR -TAG OR TAGS OR TAGG??? OR TOKEN? ? OR KEY OR KEYS OR NUMBER OR NUMBERS OR CODE OR CODES OR CODED OR CODING
S5	26598	(AGE OR OLD OR DATE OR DATED OR TIME OR TIMED OR TIMING OR LIFE OR CYCLE OR CYCLIC OR VINTAGE) (3N) (DATA OR CONTENT OR INFORMATION OR RECORD OR RECORDS)
S6	195603	EVALUABLE OR EVALUAT??? OR DETERM N??? OR APPRAIS??? OR ASSESS??? OR ASSESSMENT OR ASCERTAIN??? OR EXTRACT??? OR ESTABLISH??? OR CRITIQ??? OR DECID??? OR JUDG??? OR WEIGHT??? OR QUANTIFY???
S7	103435	S1(12N) S2
S8	47924	S3(12N) S4
S9	1561	S5(30N) S6
S10	80	S7 AND S8 AND S9
S11	32	S10 NOT PY>2000
S12	20	RD (unique items)

~~ Non-Patent Literature: Non-Full Text  
Dialog files: 2, 35, 65, 99, 256, 474, 475, 583

File 2: INSPEC 1898-2008/ Nov W8  
(c) 2008 Institution of Electrical Engineers  
File 35: Dissertation Abs Online 1861-2008/ Feb  
(c) 2008 ProQuest Info&Learning  
File 65: Inside Conferences 1993-2008/ Dec 12  
(c) 2008 BLDSC all rts. reserv.

File 99: Wilson Appl. Sci & Tech Abs 1983-2008/ Oct  
 (c) 2008 The HW Wilson Co.  
 File 256: TechnoSource 82-2008/ Jul  
 (c) 2008 Info. Sources Inc  
 File 474: New York Times Abs 1969-2008/ Dec 12  
 (c) 2008 The New York Times  
 File 475: Wall Street Journal Abs 1973-2008/ Dec 12  
 (c) 2008 The New York Times  
 File 583: Gale Group Global base(TM) 1986-2002/ Dec 13  
 (c) 2002 Gale/Cengage

Set	Items	Description
S1	18620	(STORED() VALUE OR SMART() TRIP OR SMARTTRIP OR PREPAID OR PREPAID OR DEPOSIT OR DEBIT OR CLOSED() LOOP OR SMART() (3N) (CARD OR CARDS OR DEVICE OR DEVICES) OR ELECTRONIC() (PURSE OR PURSES) OR DATA() (CARRIER OR CARRIERS)
S2	3718	TRANSACTION?? OR TRANSACTIONS OR PURCHASE?? OR TRADE? ? OR -TRADING OR EXCHANGE??
S3	4275	PAYMENT? ? OR CHARGE? ? OR TRANSFER?? OR TRANSFERR?? OR DEPOSIT?? OR WITHDRAW??
S4	5399	IDENTIFICATION OR ID OR IDS OR IDENTIT???? OR IDENTIFIE? ? OR SPECIFY?? OR SPECIFIE? ? OR DESIGNAT?? OR INDICAT?? OR -TAG OR TAGS OR TAGG?? OR TOKEN? ? OR KEY OR KEYS OR NUMBER OR NUMBERS OR CODE OR CODES OR CODED OR CODING
S5	141	(AGE OR OLD OR DATE OR DATED OR TIME OR TIMED OR TIMING OR LIFE OR CYCLE OR CYCLIC OR VINTAGE) (3N) (DATA OR CONTENT OR INFORMATION OR RECORD OR RECORDS)
S6	6	S1 AND S2 AND S3 AND S4 AND S5
S7	2	S6 NOT PY>2000

^ 7/3, K/2 (Item 2 from file: 2)

DI ALOG(R) File 2: INSPEC

(c) 2008 Institution of Electrical Engineers. All rts. reserv.

04753227 INSPEC Abstract Number: C90071771

**Title: Secure off-line electronic fund transfer between nontrusting parties**

Author(s): Even, S.  
 Author Affiliation: Dept. of Comput. Sci., Technion, Israel Inst. of Technol., Haifa, Israel  
 Conference Title: Smart Card 2000: The Future of IC Cards. Proceedings of the IFIP WG 11.6 International Conference p.57-66  
 Editor(s): Chaum D.; Schaumuller-Bichl, I.  
 Publisher: North-Holland, Amsterdam Netherlands  
 Publication Date: 1989 Country of Publication: Netherlands xi+218 pp.  
 ISBN: 0 444 70545 7  
 Conference Sponsor: IFIP  
 Conference Date: 19-20 Oct. 1987 Conference Location: Laxenburg, Austria  
 Language: English  
 Subfile: C

**Title: Secure off-line electronic fund transfer between nontrusting parties**

...Abstract: wallets can communicate via infra-red light signals. The wallets store unforgeable (electronic) money and **payment** can be made, in seconds, from one wallet to another (or to a point of...

... by connecting it to a bank terminal or through a telephone. During the update, the **transactions** stored in the wallet are **transferred** to the bank, the wallet is loaded with a new sum of money, the time (including date), invalidation **date** and cryptographic **data**. The owner of the wallet is the only person who can use it since he...

... PIN). In addition to paying and receiving, the owner can review the balance and past **transactions** performed since the last update. A cryptographic protocol is used to prevent forgery of money...

... The protocol was proved to be free of error and secure. It uses a

public- **key** signature cryptosystem which allows a relatively fast authentication of signatures.

... Descriptors: **smart cards**

... Identifiers: electronic fund **transfer** ; ...

... **transactions** ; ...

... public- **key** signature cryptosystem

~~ Patent Literature:

Dialog files: 347, 348, 349, 350

File 347: JAPI O Dec 1976-2008/ Aug(Updated 081208)

(c) 2008 JPO & JAPI O

File 348: EUROPEAN PATENTS 1978-200849

(c) 2008 European Patent Office

File 349: PCT FULLTEXT 1979-2008/ UB=20081204| UT=20081127

(c) 2008 WPO Thomson

File 350: Derwent WPI X 1963-2008/ UD=200879

(c) 2008 Thomson Reuters

Set	Items	Description
S1	78774	(STORED()) VALUE OR SMART() TRIP OR SMARTTRIP OR PREPAID OR PREPAID OR DEPOSIT OR DEBIT OR CLOSED() LOOP OR SMART() (3N) (CARD OR CARDS OR DEVICE OR DEVICES) OR ELECTRONIC() (PURSE OR PURSES) OR DATA() (CARRIER OR CARRIERS)
S2	29989	TRANSACTION?? OR TRANACTING OR PURCHAS??? OR TRADE? ? OR -TRADING OR EXCHANG???
S3	41975	PAYMENT? ? OR CHARGE? ? OR TRANSFER?? OR TRANSFERR??? OR DEPOSIT??? OR WITHDRAW???
S4	58351	IDENTIFICATION OR ID OR IDS OR IDENTIT???? OR IDENTIFIE? ? OR SPECIFY??? OR SPECIFIE? ? OR DESIGNAT??? OR INDICAT??? OR -TAG OR TAGS OR TAGG??? OR TOKEN? ? OR KEY OR KEYS OR NUMBER OR NUMBERS OR CODE OR CODES OR CODED OR CODING
S5	16045	(AGE OR OLD OR DATE OR DATED OR TIME OR TIMED OR TIMING OR LIFE OR CYCLE OR CYCLIC OR VINTAGE) (3N) (DATA OR CONTENT OR INFORMATION OR RECORD OR RECORDS)
S6	43614	EVALUABLE OR EVALUAT??? OR DETERMIN??? OR APPRAIS??? OR ASSESS??? OR ASSESSMENT OR ASCERTAIN??? OR EXTRACT??? OR ESTABLISH??? OR CRITIQ??? OR DECID??? OR JUDG??? OR WEIGHT??? OR QUANTIFY???
S7	9881	S1(12N) S2
S8	16783	S3(12N) S4
S9	3202	S5(20N) S6
S10	4	S7(20N) S8(20N) S9

**^ 10/3, K/3 (Item 1 from file: 349)**

DI AL O G (R) File 349: PCT FULLTEXT

(c) 2008 WPO Thomson. All rts. reserv.

00912866 \*\*Image available\*\*

**AGING OF ELECTRONIC PAYMENT UNITS**

**CLASSEMENT CHRONOLOGIQUE D'UNITES DE PAIEMENT ELECTRONIQUE**

Patent Applicant/Assignee:

INTERNATIONAL BUSINESS MACHINES CORPORATION, New Orchard Road, Armonk, NY 10504, US, US (Residence), US (Nationality)

IBM DEUTSCHLAND GMBH, Pascalstrasse 100, 70569 Stuttgart, DE, DE (Residence), DE (Nationality), (Designated only for: LU)

Inventor(s):

SCHERZER Helmut, Pfalzthal denweg 6/1, 72070 Tübingen, DE,

Legal Representative:

TEUFEL Fritz (agent), IBM Deutschland GmbH, Intellectual Property, Pascalstrasse 100, 70548 Stuttgart, DE,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200247040 A2- A3 20020613 (WO 0247040)

Application: WO 2001EP12471 20011027 (PCT/ WO EP0112471)

Priority Application: EP 2000127046 20001209

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL  
TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7246

Fulltext Availability:

Detailed Description

Claims

English Abstract

The present invention relates to an **electronic purse data carrier** for performing monetary **transactions** and a method for managing electronic payments with such a carrier. The purse stores one or more payment units each having a respective monetary value (12), whereby each of said **payment** units has a respective unique **payment** unit- **ID** (10) and comprises an **age information** (14,16) **evaluable** for delimiting the use of it. In particular said information defines a dynamically changing age...

Claim

1 An **electronic purse data carrier** (27,40) for performing monetary **transactions** comprising a storage means (29,44) for storing (350) one or more payment units each having a respective monetary value (12), characterized by each of said payment units comprising an **age information** (14,16) **evaluable** (335) for delimiting the use of the payment unit, and each of said **payment** units (PU) having a respective unique **payment** unit- **ID** (10).

2 The carrier according to the preceding claim in which said age information reflects...

^ 10/3, K/4 (Item 1 from file: 350)

DI ALOG(R) File 350: Derwent WPI X

(c) 2008 Thomson Reuters. All rts. reserv.

0012487031 - Drawing available

WPI ACC NO: 2002-434197/200246

XRPX Acc No: N2002-341710

**Electronic purse data carrier e.g. smart card for monetary transactions, includes memory for storing payment unit which has unique ID, and age information evaluable for delimiting usage of payment unit**

Patent Assignee: IBM DEUT GMBH (IBM); INT BUSINESS MACHINES CORP (IBM)

Inventor: SCHERZER H

**Patent Family** (7 patents, 96 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20020038288	A1	20020328	US 2001997543	A	20011129	200246 B
WO 2002047040	A2	20020613	WO 2001EP12471	A	20011027	200246 E
AU 200224806	A	20020618	AU 200224806	A	20011027	200262 E
EP 1354302	A2	20031022	EP 2001994625	A	20011027	200370 E
			WO 2001EP12471	A	20011027	
CN 1478259	A	20040225	CN 2001819586	A	20011027	200436 E
JP 2004526226	W	20040826	WO 2001EP12471	A	20011027	200456 E
			JP 2002548688	A	20011027	
CN 1224947	C	20051026	CN 2001819586	A	20011027	200650 E

Priority Applications (no., kind, date): EP 2000127046 A 20001209

#### Patent Details

Number	Kind	Lang	Pg	Dwg	Filing	Notes
US 20020038288	A1	EN	12	3		
WO 2002047040	A2	EN				
National Designated States, Original:						AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Regional Designated States, Original:						AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200224806	A	EN				Based on CPI patent WO 2002047040
EP 1354302	A2	EN				PCT Application WO 2001EP12471 Based on CPI patent WO 2002047040
Regional Designated States, Original:						AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR
JP 2004526226	W	JA	52			PCT Application WO 2001EP12471 Based on CPI patent WO 2002047040

**Electronic purse data carrier e.g. smart card for monetary transactions, includes memory for storing payment unit which has unique ID, and age information evaluable for delimiting usage of payment unit**

#### Original Publication Data by Authority

##### Argentina

Assignee name & address:

##### Original Abstracts:

The present invention relates to an **electronic** purse data carrier for performing **monetary transactions** and a method for managing electronic payments with such a carrier. The purse stores one or more payment units each having a respective monetary value (12), whereby each of said **payment** units has a **respective** unique **payment** unit- **ID** (10) and comprises an **age information** (14,16) **evaluable** for delimiting the use of it. In particular said information defines a dynamically changing age level. This can be...

...The present invention relates to an **electronic** purse data carrier for performing monetary transactions and a method for managing electronic payments with...

...The purse stores one or more payment units each having a respective monetary value, whereby **each** of said **payment** units has a respective unique **payment** unit- **ID** and comprises an **age information** **evaluable** for delimiting the use of it. In particular said **information** defines a dynamically changing **age** level. This can be used to force purse owners to return each electronic monetary unit back to the issuing...

...The present invention relates to an **electronic** purse data carrier for performing monetary transactions and a method for managing electronic payments with such a carrier. The purse **stores** one or more payment units each having a respective monetary value (12), whereby each of said **payment** units has a respective unique **payment** unit- **ID** (10) and comprises an **age information** (14,16) **evaluable** for delimiting the use of it. In particular said **information** defines a dynamically **changing** **age** level. This can be used to force purse owners to return each electronic monetary unit...

##### Claims:

<b>1</b>. An **electronic** purse data carrier for performing monetary **transactions**, comprising a storage **means** for storing one or more payment units each having a respective monetary value, each of said payment units comprising an **age information** **evaluable** for **delimiting** the use of the payment unit, and each of said **payment** units having a **respective** unique **payment** unit- **ID**.

